




SO ORDERED.

SIGNED this 9th day of November, 2016.


LENA MANSORI JAMES
UNITED STATES BANKRUPTCY JUDGE

C-13-7a
(Rev. 01/12)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

| | | | |
|------------------------|-----------------|---|--------------------------|
| In Re: | |) | ORDER CONFIRMING PLAN |
| Norwell D. Wilson, Sr. | SS# xxx-xx-9260 |) | CHAPTER 13 |
| 1143 No Bottom Road | |) | |
| Warrenton, NC 27589 | |) | |
| | |) | Case No. B-16-80449 C13D |
| | |) | |
| Debtor(s) | |) | |

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Richard M. Hutson II, Standing Trustee, Post Office Box 3613, Durham, North Carolina 27702;
- II. The attorney for the Debtor(s) is Donald D. Pergerson;
- III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
2. The monthly plan payment to the Trustee is \$1,000.00 beginning 6/24/2016 then \$1,189.00 beginning 7/2016;

B. Administrative Costs

1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$4,500.00. The Attorney has received \$0.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service - \$10,109.12
2. North Carolina Department of Revenue
3. Warren County Tax Collector

D. Secured Claims**1. Secured Claims To Be Paid In Full - Real Property**

| Creditor & Property | Claim Filed (Y/N) | Amount of claim | Monthly Payment | Interest Rate |
|---|-------------------|-----------------|----------------------------------|---------------|
| Warren County Tax Collector 195 Stagecoach Road Warrenton, NC | N | Unknown | To be determined | 9% |
| Nationstar Mortgage 195 Stagecoach Road Warrenton, NC | Y | \$19,903.22 | \$435.38 (No escrow included) | 8.875% |
| Springleaf Financial 195 Stagecoach Road Warrenton, NC | Y | \$5,700.28 | \$132.00 | 13.78% |

2. Secured Claims To Be Paid In Full - Personal Property

| Creditor & Property | Claim Filed (Y/N) | Claim Amount | Monthly Payment | Interest Rate | AP Payment |
|---|-------------------|--------------|-----------------|---------------|------------|
| Wells Fargo Bank NA 2002 Cadillac t/e 9/18/10 | Y | \$6,592.44 | \$126.00 | 5.50% | \$0.00 |

3. Partially Secured Claims - Real Property and Personal Property

Any objection to value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.

| Creditor & Property | Claim Filed (Y/N) | Claim Amount | Secured Amount and Value | Monthly Payment | Interest Rate | AP Payment |
|-------------------------------------|-------------------|--------------|--------------------------|-----------------|---------------|------------|
| Quantum 3 Group (consumer goods) | Y | \$2,132.06 | \$1,000.00 | \$19.10 | 5.50% | \$0.00 |

4. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 120 days from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

| Creditor | Property to be Released | Claim filed (Y/N) |
|------------------|--------------------------|-------------------|
| Chrysler Capital | 2016 Jeep t/e 5/13/16 | Y |

F. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 39%.

G. The Debtor will pay **THE GREATER OF** (i) the amount necessary to pay all allowed secured claims and costs of administration as scheduled for payment through disbursements by the Trustee plus \$22,400.00 to unsecured creditors, including priority creditors and general unsecured claims, due to the liquidation value of the estate, OR (ii) a minimum of 36 monthly plan payments, with the plan to be reviewed in 6 months and periodically thereafter for plan payment adjustments.

H. The terms and provisions of the Standing Order dated March 11, 2016, are incorporated in this Order and are available on the Court's website at www.ncmb.uscourts.gov.

I. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

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ALL PARTIES OF RECORD AS OF THE DATE OF THE ORDER SHALL BE SERVED BY THE
BANKRUPTCY NOTICING CENTER